

Key Financial Highlights of Development Banks for the quarter ended Asar, 2075 (Provisional)

Balance Sheet Items		Rs. in '000											
		Level Code											
		Short Name											
		(0)	-	-	-	0	-	-	(0)	0	-	0	-
		75	3	3	3	75	3	3	75	3	3	75	3
		12009000	12010000	12012000	12014000	12019000	12027000	12028000	12031000	12033000	12034000	12036000	12038000
		Mahalaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western	Deva	Miteri	Tinau	Muktinath	Kankai
1	Paid up Capital	2,633,797	55,572	509,668	502,830	2,506,385	692,674	504,068	2,533,680	500,000	506,935	2,591,763	500,000
2	Core Capital	3,852,180	95,459	732,928	547,905	3,124,242	937,387	654,778	2,957,491	699,963	647,509	3,527,581	588,704
3	Capital Fund	4,195,845	95,486	764,510	561,910	3,280,640	982,213	682,944	3,112,196	731,246	687,665	3,788,146	606,574
4	Risk Weighted Assets	22,717,483	157,424	3,753,275	1,868,207	16,228,528	5,719,323	3,221,292	16,392,756	3,610,497	4,877,787	26,590,844	2,047,022
5	Total Assets	33,971,855	334,778	4,622,434	3,107,273	21,730,254	6,451,863	3,983,308	19,711,295	5,350,727	5,727,843	35,694,477	2,540,853
6	Total Deposits	27,276,844	100,855	3,751,118	2,484,539	17,788,231	5,235,336	3,196,870	15,698,100	3,814,289	4,915,765	30,354,845	1,889,554
7	Loans and Advances (Gross)		15,526	2,982,664	1,210,263	14,659,124	4,297,583	2,664,852	13,591,147	3,121,014	3,930,230	25,260,012	1,659,812
8	Deprived Sector Lending	1,278,251	3,633	137,678	59,952	906,698	211,273	112,465	547,924	161,856	246,474	7,499,671	70,969
9	Total Liquid Assets	9,747,149	121,649	1,487,426	1,683,439	5,905,730	1,688,055	1,099,580	5,019,772	1,404,966	1,506,149	8,717,714	772,270
10	Net Liquid Assets	9,747,149	121,649	1,487,426	1,683,439	5,903,230	1,688,055	1,099,580	5,019,772	1,404,966	1,506,149	8,717,714	772,270
11	Total Investment	1,802,485	12,027	2,000	-	770,856	72,438	-	744,988	10,471	134,359	703,554	31,371
12	Total Expenses	3,596,513	21,253	481,869	233,717	1,778,433	509,307	353,362	1,853,430	424,175	551,792	2,948,065	228,356
13	Total Income	4,120,153	133,899	601,918	243,920	2,106,098	665,907	446,157	2,128,810	537,768	623,548	3,521,697	272,924
14	Net Profit / (Net Loss)	523,641	112,646	120,049	10,203	327,665	156,601	92,796	275,380	113,593	71,756	573,633	44,568

Ratios

1	Core Capital to RWA (%)	16.96%	60.64%	19.53%	29.33%	19.25%	16.39%	20.33%	18.04%	19.39%	13.27%	13.27%	28.76%
2	Capital Fund to RWA (%)	18.47%	60.66%	20.37%	30.08%	20.22%	17.17%	21.20%	18.99%	20.25%	14.10%	14.25%	29.63%
3	RWA to TA (%)	66.87%	47.02%	81.20%	60.12%	74.68%	88.65%	80.87%	83.16%	67.48%	85.16%	74.50%	80.56%
4	Credit to Deposit (LCY) Ratio (%)	79.41%	15.39%	79.51%	48.71%	82.41%	82.09%	83.36%	86.59%	81.82%	79.95%	83.22%	87.84%
5	Credit to Deposit (LCY) & Core Capital (%)	70.00%	12.08%	67.15%	45.13%	69.98%	70.14%	68.92%	75.55%	69.76%	70.89%	74.87%	67.67%
6	Non Performing Loan to Total Loan (%)	3.92%	82.47%	0.31%	3.36%	0.78%	0.62%	0.84%	1.92%	0.06%	0.30%	0.00%	0.44%
7	Total Loan Loss Provision to Total Loan (%)	3.36%	82.64%	1.22%	2.74%	1.43%	1.52%	1.51%	2.63%	1.02%	1.09%	1.02%	1.26%
8	Net Liquid Asset /Total Deposit (%)	35.73%	120.62%	39.65%	67.76%	33.19%	32.24%	34.40%	31.98%	36.83%	30.64%	28.72%	40.87%
9	Liquid Assets to Total Deposits (%)	35.73%	120.62%	39.65%	67.76%	33.20%	32.24%	34.40%	31.98%	36.83%	30.64%	28.72%	40.87%
10	Weighted Average Interest on Credit (%)	13.87%	16.47%	15.76%	13.47%	14.68%	14.50%	12.23%	14.43%	16.43%	14.46%	15.23%	15.43%
11	Weighted Average Interest on Deposit (%)	9.02%	4.75%	9.17%	8.60%	9.07%	6.03%	7.14%	9.37%	9.87%	9.13%	9.06%	7.93%
12	Weighted Average Interest on Govt. Sec. (%)	4.31%	0.00%	0.00%	0.00%	3.65%	0.00%	0.00%	5.39%	0.00%	4.13%	5.19%	0.00%
13	Spread Rate (%)	4.28%	11.72%	6.59%	4.87%	5.31%	8.47%	5.09%	4.81%	6.56%	5.05%	6.00%	7.51%
14	Cost of Fund (%)	9.01%	2.99%	9.17%	8.60%	9.07%	6.03%	7.14%	9.37%	9.87%	9.13%	9.03%	7.93%
15	Base Rate (%)	12.34%	19.14%	12.68%	13.10%	12.55%	9.78%	10.10%	12.77%	15.27%	12.99%	12.51%	13.36%

Key Financial Highlights of Development Banks for the q

		Rs. in '000											
		-	-	-	-	-	0	-	(0)	0	-	-	0
		3	75	75	75	1	75	3	3	75	1	10	3
		12042000	12051000	12052000	12053000	12055000	12056000	12057000	12059000	12060000	12062000	12064000	12069000
		Bhargav	Garima	OM	Gandaki	Kabeli	Kamana	Corporate	Purnima	Jyoti	Hamro	Shine	Kanchan
Level Code	Short Name												
1	Paid up Capital	408,429	2,534,880	2,515,236	2,750,000	210,590	2,502,656	200,000	525,031	2,593,609	492,240	1,378,615	506,000
2	Core Capital	542,926	3,219,657	3,311,762	3,697,170	310,722	3,144,404	206,179	658,900	3,081,508	573,187	1,951,486	628,681
3	Capital Fund	568,627	3,424,590	3,516,885	3,907,896	319,589	3,347,644	206,385	684,454	3,265,914	591,039	2,082,071	660,625
4	Risk Weighted Assets	2,993,020	17,718,933	18,956,126	19,305,283	968,879	14,129,486	673,784	3,014,561	15,668,239	2,102,959	14,596,781	4,210,723
5	Total Assets	3,716,509	29,514,344	25,619,257	28,230,862	1,193,211	19,931,133	845,909	3,676,295	24,228,140	2,553,548	16,936,292	4,727,350
6	Total Deposits	3,113,550	21,221,205	21,455,191	23,501,675	816,511	15,750,258	71,909	2,875,441	19,548,267	1,839,916	14,539,917	4,002,194
7	Loans and Advances (Gross)	2,398,162	18,851,037	18,361,139	20,065,094	800,109	13,442,182	254,383	2,429,121	16,100,413	1,678,917	12,387,423	3,351,607
8	Deprived Sector Lending	190,164	1,109,445	716,366	804,654	35,161	646,952	9,145	138,484	804,634	92,495	537,943	410,946
9	Total Liquid Assets	1,123,007	5,958,308	6,293,776	7,217,603	327,367	5,583,873	146,024	1,136,059	6,782,153	706,135	3,933,735	1,174,837
10	Net Liquid Assets	1,123,007	5,739,808	6,293,776	7,217,603	327,367	5,583,873	146,024	1,136,059	6,272,153	706,135	3,933,735	1,174,837
11	Total Investment	29,342	506,724	864,071	636,631	-	434,540	-	60,754	776,885	44,261	1,063,020	51,085
12	Total Expenses	312,614	2,214,805	2,200,005	2,459,002	89,467	1,838,761	31,559	319,676	1,790,043	190,984	1,411,588	438,291
13	Total Income	374,883	2,652,673	2,600,307	2,946,444	115,585	2,187,882	56,320	394,265	2,087,898	245,549	1,734,196	515,722
14	Net Profit / (Net Loss)	62,268	437,868	400,302	487,442	26,118	349,121	24,761	74,589	297,855	54,565	322,608	77,431

Ratios

1	Core Capital to RWA (%)	18.14%	18.17%	17.47%	19.15%	32.07%	22.25%	30.60%	21.86%	19.67%	27.26%	13.37%	14.93%
2	Capital Fund to RWA (%)	19.00%	19.33%	18.55%	20.24%	32.99%	23.69%	30.63%	22.70%	20.84%	28.11%	14.26%	15.69%
3	RWA to TA (%)	80.53%	60.03%	73.99%	68.38%	81.20%	70.89%	79.65%	82.00%	64.67%	82.35%	86.19%	89.07%
4	Credit to Deposit (LCY) Ratio (%)	77.02%	88.83%	85.58%	85.38%	97.99%	85.35%	353.76%	84.48%	82.37%	91.25%	85.20%	83.74%
5	Credit to Deposit (LCY) & Core Capital (%)	66.11%	77.63%	74.89%	74.17%	80.72%	71.28%	94.91%	68.75%	71.42%	69.68%	75.51%	72.96%
6	Non Performing Loan to Total Loan (%)	0.16%	0.27%	0.57%	0.41%	4.25%	0.69%	63.50%	0.12%	0.50%	0.12%	0.07%	0.65%
7	Total Loan Loss Provision to Total Loan (%)	1.23%	1.22%	1.38%	1.22%	3.13%	1.55%	63.39%	1.06%	1.35%	1.13%	1.05%	1.26%
8	Net Liquid Asset /Total Deposit (%)	36.07%	27.05%	29.33%	30.71%	40.09%	35.45%	203.07%	39.51%	32.09%	38.38%	27.05%	29.35%
9	Liquid Assets to Total Deposits (%)	36.07%	28.08%	29.33%	30.71%	40.09%	35.45%	203.07%	39.51%	34.69%	38.38%	27.05%	29.35%
10	Weighted Average Interest on Credit (%)	15.31%	14.96%	15.35%	14.82%	13.40%	14.61%	0.00%	12.20%	14.95%	15.03%	14.44%	14.08%
11	Weighted Average Interest on Deposit (%)	8.73%	8.98%	9.41%	9.46%	5.84%	9.25%	0.00%	6.88%	9.44%	9.28%	8.28%	8.42%
12	Weighted Average Interest on Govt. Sec. (%)	8.00%	3.93%	4.47%	4.51%	0.00%	4.89%	0.00%	0.00%	4.40%	0.00%	5.18%	5.14%
13	Spread Rate (%)	6.57%	5.82%	5.59%	5.09%	7.57%	5.22%	0.00%	5.32%	5.15%	5.74%	5.45%	5.60%
14	Cost of Fund (%)	8.73%	8.98%	9.41%	9.46%	5.84%	9.25%	12.21%	6.88%	9.31%	9.28%	8.28%	8.42%
15	Base Rate (%)	12.59%	12.41%	12.60%	12.66%	10.23%	12.58%	17.83%	10.82%	12.68%	13.16%	11.20%	12.32%

Key Financial Highlights of Development Banks for the q

		Rs. in '000												
		0	-	0	0	-	-	-	(0)	-	0	0		
		75	3	3	1	3	75	1	3	3				
		12075000	12081000	12084000	12085000	12087000	12093000	12094000	12095000	12099000				
Balance Sheet Items		Lumbini	Mission	Sindhu	Sahara	N.Community	Kailash	Salpa	Saptakoshi	Green	1 Dist	3 Dist		
1	Paid up Capital	2,173,283	519,280	500,027	72,995	526,395	2,520,636	28,000	508,510	500,000	803,825	7,965,420		
2	Core Capital	3,133,716	638,727	570,041	125,796	585,826	3,593,115	59,843	587,082	506,840	1,069,548	9,829,837		
3	Capital Fund	3,361,935	672,058	586,369	129,630	607,582	3,807,664	62,565	601,382	512,809	1,102,823	10,212,839		
4	Risk Weighted Assets	20,374,056	3,930,840	2,102,521	449,903	2,515,462	22,429,357	313,017	1,649,825	740,703	3,834,758	47,086,267		
5	Total Assets	27,759,051	4,888,742	2,930,890	637,743	3,109,246	27,382,679	397,438	2,177,206	1,129,676	4,781,940	59,320,902		
6	Total Deposits	22,182,810	4,056,201	2,274,731	488,394	2,385,335	22,862,105	325,686	1,552,707	598,982	3,470,506	46,319,376		
7	Loans and Advances (Gross)	18,386,131	3,336,880	1,602,423	368,146	2,049,531	20,126,956	246,377	1,363,052	590,899	3,093,549	37,258,001		
8	Deprived Sector Lending	1,910,694	651,929	123,917	22,814	101,710	1,120,143	24,133	102,336	33,990	174,603	2,766,920		
9	Total Liquid Assets	6,953,160	1,415,622	1,197,981	248,370	897,120	6,281,996	131,387	715,277	512,257	1,413,260	18,081,718		
10	Net Liquid Assets	6,953,160	1,415,622	1,197,981	248,370	897,120	6,281,996	131,387	715,277	512,257	1,413,260	18,081,718		
11	Total Investment	1,765,029	248	29,690	-	1,123	882,162	-	2,505	10,000	44,261	447,412		
12	Total Expenses	2,718,406	448,405	212,262	65,075	300,365	2,460,163	43,191	178,598	78,542	388,717	5,124,142		
13	Total Income	3,120,136	525,339	236,909	77,405	343,555	3,013,384	51,262	236,859	88,027	489,801	6,297,919		
14	Net Profit / (Net Loss)	401,730	76,934	24,647	12,330	43,190	553,221	8,072	58,261	9,485	101,084	1,173,777		

Ratios

1	Core Capital to RWA (%)	15.38%	16.25%	27.11%	27.96%	23.29%	16.02%	19.12%	35.58%	68.43%	27.89%	20.88%
2	Capital Fund to RWA (%)	16.50%	17.10%	27.89%	28.81%	24.15%	16.98%	19.99%	36.45%	69.23%	28.76%	21.69%
3	RWA to TA (%)	73.40%	80.41%	71.74%	70.55%	80.90%	81.91%	78.76%	75.78%	65.57%	80.19%	79.38%
4	Credit to Deposit (LCY) Ratio (%)	82.88%	82.27%	70.44%	75.38%	85.92%	88.04%	75.65%	87.79%	98.65%	89.14%	80.44%
5	Credit to Deposit (LCY) & Core Capital (%)	72.88%	71.55%	57.31%	59.80%	69.42%	76.54%	63.60%	64.28%	59.16%	70.25%	67.41%
6	Non Performing Loan to Total Loan (%)	2.75%	0.19%	2.92%	0.79%	0.77%	0.32%	2.94%	0.46%	2.66%	1.49%	1.11%
7	Total Loan Loss Provision to Total Loan (%)	3.12%	1.09%	2.72%	1.48%	1.33%	1.12%	2.55%	1.26%	2.08%	1.80%	1.82%
8	Net Liquid Asset /Total Deposit (%)	31.34%	34.90%	52.66%	50.85%	37.61%	27.48%	40.34%	46.07%	85.52%	40.72%	39.04%
9	Liquid Assets to Total Deposits (%)	31.34%	34.90%	52.66%	50.85%	37.61%	27.48%	40.34%	46.07%	85.52%	40.72%	39.04%
10	Weighted Average Interest on Credit (%)	14.41%	15.29%	13.93%	0.00%	15.34%	14.36%	15.13%	15.36%	15.06%	12.79%	14.51%
11	Weighted Average Interest on Deposit (%)	9.56%	9.67%	7.21%	0.00%	9.10%	9.29%	8.91%	8.76%	9.51%	7.13%	8.32%
12	Weighted Average Interest on Govt. Sec. (%)	5.12%	0.00%	3.49%	0.00%	0.00%	4.70%	0.00%	0.00%	0.00%	0.00%	4.26%
13	Spread Rate (%)	4.19%	5.62%	6.66%	0.00%	6.24%	4.81%	6.22%	6.60%	5.55%	5.66%	6.15%
14	Cost of Fund (%)	9.46%	9.67%	7.21%	0.00%	9.10%	9.20%	8.91%	8.76%	9.51%	7.13%	8.34%
15	Base Rate (%)	12.96%	13.93%	12.17%	0.75%	13.92%	12.08%	14.37%	14.04%	15.01%	10.75%	12.49%

Key Financial Highlights of Development Banks for the q

		Rs. in '000		
		-	0	0
		Level Code		
		Total		
Balance Sheet Items	Short Name	10 Dist	75 Dist	Grand
1	Paid up Capital	1,378,615	27,855,925	38,003,786
2	Core Capital	1,951,486	36,642,827	49,493,697
3	Capital Fund	2,082,071	39,009,357	52,407,090
4	Risk Weighted Assets	14,596,781	210,511,091	276,028,897
5	Total Assets	16,936,292	293,773,346	374,812,480
6	Total Deposits	14,539,917	237,639,533	301,969,332
7	Loans and Advances (Gross)	12,387,423	200,502,759	253,241,732
8	Deprived Sector Lending	537,943	17,345,432	20,824,898
9	Total Liquid Assets	3,933,735	74,461,233	97,889,946
10	Net Liquid Assets	3,933,735	73,730,233	97,158,946
11	Total Investment	1,063,020	9,887,924	11,442,618
12	Total Expenses	1,411,588	25,857,624	32,782,072
13	Total Income	1,734,196	30,485,481	39,007,397
14	Net Profit / (Net Loss)	322,608	4,627,857	6,225,325

Ratios

1	Core Capital to RWA (%)	13.37%	17.41%	17.93%
2	Capital Fund to RWA (%)	14.26%	18.53%	18.99%
3	RWA to TA (%)	86.19%	71.66%	73.64%
4	Credit to Deposit (LCY) Ratio (%)	85.20%	84.37%	83.86%
5	Credit to Deposit (LCY) & Core Capital (%)	75.51%	73.61%	72.67%
6	Non Performing Loan to Total Loan (%)	0.07%	1.10%	1.06%
7	Total Loan Loss Provision to Total Loan (%)	1.05%	1.75%	1.73%
8	Net Liquid Asset /Total Deposit (%)	27.05%	31.03%	32.18%
9	Liquid Assets to Total Deposits (%)	27.05%	31.33%	32.42%
10	Weighted Average Interest on Credit (%)	14.44%	14.70%	14.64%
11	Weighted Average Interest on Deposit (%)	8.28%	9.25%	9.04%
12	Weighted Average Interest on Govt. Sec. (%)	5.18%	4.62%	4.69%
13	Spread Rate (%)	5.45%	5.12%	5.30%
14	Cost of Fund (%)	8.28%	9.22%	9.02%
15	Base Rate (%)	11.20%	12.54%	12.44%